McConnell—called the health care crisis manufactured. The American people would beg to differ. I have said on this floor before, on several occasions, that last year 750,000 people filed for bankruptcy. That is true. I said previously that half the people who filed bankruptcy filed because of medical expenses. But we have learned of a report that came out last week which states that number is too small; that, realistically, it is about 70 percent of the people who file for bankruptcy file because of health care costs.

I have also said on this floor that half the people who filed for bankruptcy because of medical expenses did so even though they had insurance. We learned last week that number is also too small; that it is 62 percent. That means 62 percent of the people who filed for bankruptcy because of medical expenses were already insured. Is that a crisis in America-750,000 people filing for bankruptcy and about 70 percent of them filing because of health care costs, with 62 percent of those who filed for bankruptcy because of health care costs having health insurance? What a sad commentary on the present state of the health care delivery system in our country.

This weekend the assistant Republican leader said we should go back to square one. In fact, his exact quote was: "There is no way to fix this bill." That is what we do. We are legislators. I have been in Congress a long time. I have been fortunate to get things passed and never, ever have I gotten the legislation I wrote passed the way it was written. With rare exception that happens.

I would say to my friend, the junior Senator from Arizona, that Republicans have had a seat at the table from the very beginning of the health care debate. An example of that was in the HELP Committee, where 161 of the amendments Republicans offered in that committee were made a part of the bill that was reported out of that committee. So when you hear someone say there is no way to fix this bill, you have to look at the underlying statements this gentleman has made in the past: Basically, there is no problem with health care; things the way they are, are just fine; the fact that 750,000 people filed for bankruptcy last year. 70 percent because of health care costs, not important.

That is exactly what the legislative process is all about—changing things, working on things, trying to improve them, taking out things you don't like, debating, amending, and improving. Democrats stand ready to do so. I hope my Republican colleagues recognize that, even if the party leaders deny it.

As we round the latest turn along this journey, I renew my plea to this body—to Senators, Democrats, and Republicans: Let us discuss the specifics of this bill, not the whispers and wild rumors. While we disagree at times, let us at least agree that doing nothing is not an option. While each of us may

not say yes to each word of this bill as it currently reads, let us at least agree that simply saying no isn't enough.

We will do this work transparently, and we will do this work tirelessly. That may mean debating and voting late at night. It definitely means, I say to everyone within the sound of my voice, the next weekends—plural—we will be working. I have events this weekend that I will have to postpone; some will have to cancel. That is the way it will have to be with everyone. There is not an issue more important than finishing this legislation.

I know people have things they want to do back in their States and rightfully so. I know people have fundraisers because they are running for reelection. I know there are other important things they have to do. But nothing could be more important than this. We notified everybody prior to the break we would be working weekends. Our cloakroom did so by e-mails. We have transmitted this message time and time again. So we are going to have to work Saturdays and Sundays.

This crisis—and, yes, it is a real crisis—is simply too hazardous to our country and to its health not to work as much and as long as we have to. This is a good bill we have before us. It saves lives, saves money, and saves Medicare.

The evidence about this continues to pour in. Just a few days ago an MIT economist—one of the Nation's foremost economists—a man by the name of Jonathan Gruber, analyzed our bill and concluded it will help Americans pay less and get more. He found that while the cost of private insurance continues to rise at extremely rapid rates, those who use the new health care insurance changes we propose will save hundreds, and in some cases thousands, of dollars per year per person.

I am gratified we have already taken health insurance reform further than at any point in American history, but I am not satisfied and will not rest until we finish the job. Health care fairness will come if we dedicate the coming weeks to solutions, not scare tactics.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized

HEALTH CARE REFORM

Mr. McCONNELL. Mr. President, I wish to reiterate the point the majority leader made—that he is anticipating us being in on the weekends—and to underscore why that seems to be necessary, which is because the majority is intent on passing this health care bill that the American people oppose. We know that from all of the surveys.

In addition to that, there are a number of things that actually must be done this month: We have a debt ceiling expiring, or needing to be ex-

panded, according to the administration; we have not passed appropriations bills; there are tax extenders that expire at the end of the year; there are PATRIOT Act provisions that expire at the end of the year. There are many things we must do this month. Yet we are going to spend an enormous amount of time working on a bill the American people wish we would not pass this month.

Let me, first, welcome everybody back-Senators and staff-after what, hopefully, was a restful and happy Thanksgiving. I actually worked Monday and Tuesday of last week, and I had a chance to spend a good deal of time out in my State of Kentucky with a number of folks. I must tell you nobody was shy about telling me what they thought about the health care bill. Nobody was shy about it. They had obviously been paying a lot of attention to it. Many had focused on the vote to proceed to this 2,074-page bill, Saturday a week ago. Many people have an opinion. So far, not a single, solitary Kentuckian did I run into-admittedly, this is anecdotal—but not a single, solitary one said anything other than you have to stop that health care bill. I assured them we were going to do the very best we could to either dramatically change it by amendment or, hopefully, on a bipartisan basis, keep this 2,074-page bill from passing.

A lot of people I met had that kind of observation. I expect it is pretty similar across the country. Kentuckians want to know how spending trillions of dollars we don't have on a plan that raises health insurance premiums and taxes on families and small businesses is good for health care or for jobs or for the economy, for that matter. The fact is. Americans feel like they have been taken for a ride in this debate, and they are beginning to realize what administration officials meant when they said a crisis was a terrible thing to waste. Early this year, they said: A crisis is a terrible thing to waste.

The notion that we would even consider spending trillions of dollars we don't have in a way the majority of Americans don't even want is proof this health care bill is completely and totally out of touch with the American people. It is now perfectly clear what happened. The administration and its allies in Congress have wanted to push government-run health care for many years, and they view the economic crisis we are in as their moment to do it. So they sold their plan as an antidote to the recession, even though their plan would only make things worse. But now Americans are beginning to see the truth behind the rhetoric. No one believes—no one—that trillions in spending, taxes, and debt will do anything but kill jobs and darken the economic prospects of struggling Americans and their children.

The administration's health care plan will not alleviate the situation we are in. Instead, it would punish struggling Americans at a moment when all they want is a little help.